

Housing of the Working Classes in France

Cheap up-to-date Dwellings in 1915

BY

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EXPOSITION UNIVERSELLE
DE SAN FRANCISCO

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The question of the amelioration of working class homes constitutes a veritable crossing of the ways where all those organizations which have undertaken an energetic struggle against social evils meet. It would be vain to seek to diminish the misery caused by these evils so long as the initial cause remains. The tub of the Danaïdes will never be emptied if the miserable hovels are still more quickly filled.

We will not go over the enumeration, as is so often done in congresses, of efforts accomplished as well abroad as in France to carry on the struggle against this terrible social malady, this leper of the slum. In the United States much has been done, and success has been more easily obtained, because in a new country there cannot be the old contaminated quarters which are naturally found in ancient towns like those in our country ; then,

because the Anglo-Saxon workman consents to sacrifice a greater part of his salary than the Latin workman to rent ; and because American towns, excepting the business quarters where the highest buildings in the world are found, develop more in area ; and also because, as in England, the habit of each family having its own house is more widespread than in France.

At the moment of the great Exhibition of San Francisco, where the French Republic is so happy to receive the magnificent hospitality of its sister Republic of the United States, it seems to us our aim should be to prepare a very succinct statement of the present state of working class dwellings in our country.

I

The salient feature of the last few years is certainly the very great development given to the work of cheap dwellings in France by the application of the law of April 19th, 1908, known as the Ribot Law, after the name of its illustrious originator. This movement is already important, and before long will have become very considerable.

The beneficent progress noted is due in great measure to the entire devotion and unflagging activity of the creator of the law, who, not content with having obtained this marvellous instrument of peace and social progress for his country, con-

tinues to better it by every possible means. Contrary to so many fathers who never cease admiring their offspring, he is always contemplating it, certainly with the greatest sympathy, but at the same time with foresight, and with no illusions of any sort, seeking its faults more than its good points. Thus two revisions of the law on building society credit have already been made in each case to its advantage.

The object of this law is to permit the laborious and saving workman, with the aid of the State, to become the owner of a house healthy and worthy of his purchase by annuities in 5, 10, 15, 20 or 25 years. Without for the most part having to pay sums superior to what he would hand over to his landlord, he can immediately enjoy possession with his wife and children of a house generally surrounded by a small garden, as if he were already the owner. Legally, further, he is the owner, on the one condition that he fulfils the engagements he has entered into.

The State asks only, in order to allow him to sign a contract for such a purpose, that he shall already have given proof of his spirit of order and economy, thanks to which he is able to pay down the fifth of the price of the dwelling chosen. The operations for this kind of loan are made through the intermediary of building societies which, working since 1910, the end of the period of organization, by December 31st, 1913 had already

lent 22 1/2 million francs, of which more than 15 1/2 millions in the single year 1913. This figure, judged by the results of the first six months of 1914, would certainly have been doubled and would have surpassed 30 millions francs if this year had not become, by the will of the Kaiser, a year of bloodshed, arresting all social progress, and keeping back in a state of misery the still so numerous unfortunate beings on the face of the earth.

But later on we shall come back to this building society credit in order to describe its mechanism briefly.

First of all we should give the reader a general view of the *ensemble* of what has been done in favour of the amelioration of workmen's dwellings in France during the last five years.

The law on cheap dwellings dates from 1894. By this law Parliament placed five million francs at 2% at the disposal of special societies which it created known as « Sociétés d'Habitations à Bon Marché » (Societies for cheap dwellings).

This law imposes on the societies that they shall not pay a dividend of more than 4%.

Dwellings constructed by them must fulfil special conditions of salubrity which shall permit their obtaining a certificate accorded by Councils known as Patronage Committees, and existing in every county in France.

These healthy dwellings can be placed only at the disposal of workers possessing little means,

and must not be let at a rental above that fixed by the law, which varies according to the density of population of the locality. Against this, dwellings constructed by these societies are for twelve years free of property tax as well as of the tax on windows and doors.

Since 1894, 410 societies of the kind indicated have been founded ; they are divided among 235 localities. Paris alone possesses 85, and twenty others have their headquarters in seventeen urban agglomerations of the county of the Seine.

These 410 societies are very unequally shared among the divers counties ; a too considerable number of counties do not so far possess any, and do not appear to have yet understood the advantages that they could procure for a great number of their inhabitants. 14 have their headquarters at Lyons ; 9 at Lille ; Nancy has 4 ; Saint-Etienne has as many, as well as Nantes and Marseilles ; at Havre there are 5 ; at Audincourt 3 ; and the same number at Saint-Amand-les-Eaux and at Valenciennes.

The growth in number of these societies has been marked with greater and greater rapidity, not so much as regards numbers as from the point of view of importance of capital brought together.

Their capital is about 7,000,000 francs ; they have borrowed more than 50 million francs, and the prices of land built upon and dwellings erected by them amount to rather more than 100 million

francs. To these societies we must add such institutions as the Rothschild Foundation, the « Groupe des maisons Ouvrières » (Group for Workmen's Dwellings), that for the employees of the Banque du Commerce et de l'Industrie, Paris, and the Gillet Foundation, at Lyons, which among the four unite a capital of 34 million francs and enjoy the privileges accorded to societies for cheap dwellings.

Beside this group of laws which we have indicated, it is meet that we should mention a few of the improvements which are constantly being made to legislation on cheap dwellings.

In the United States surprise will be expressed that our country should have been obliged to make laws of a special nature in favour of large families. And what do we consider large families? Simply those composed of three children and more. This will cause many a smile on the other side of the Atlantic, where families of eight, ten, and more children exist in great number. Without defending the diminution of natality and the limitation of family, which we consider as a regrettable practice, we would point out that it is not special to our country, and that the German birth-rate seems to remain the same only by reason of the diminution of mortality.

In 1882 the birth-rate in Prussia was 39 per 1000 ; in 1912, thirty years later, it had decreased by more than 33 %, and was no more than 26 per 1000.

But, during this time, the death-rate, which in 1882 was 26 per 1000, had been lowered in 1912 to 16 per 1000, which means that the excess of births continued to be exactly the same, viz. 13 per 1000 at the two periods.

This none the less proves that the famous « Kultur » had an unfortunate influence from the moral point of view in Germany (for it is that which has an essential influence in this question of natality), and that in this respect, as in so many others, that country has lost the moral qualities which earned for it the victory of 1870.

Nevertheless, it remains that we still suffer from the lowering of the birth-rate, and that we have been obliged by all possible means to try to increase it.

The eminent Ministre du Travail et de la Prévoyance Sociale, M. Léon Bourgeois, during his too short sojourn in office, multiplied the efforts made and obtained from Parliament very great improvements for all social legislation, and particularly for that in favour of cheap dwellings, above all attempting always to help large families. One of these laws consisted in the creation of « Public Municipal Offices for Cheap Dwellings ».

These public organizations are establishments created at the request of the counties and communes, which supply funds for their initial foundation; they have charge of the construction and management of cheap dwellings, as well as keep-

ing the existing houses in a state of salubrity. Up to the present they have worked almost only in favour of large families. They are administered by Boards where the representatives of general Councils and Municipal Councils are in sufficient number, in order that the counties and communes shall take an immediate interest in their good working. The presence in these Councils of other indispensable elements appears, too, to be of a nature to cover them from the dangers and fluctuations of local politics.

The Public Offices for cheap dwellings are, for their most important acts, submitted to administrative tutelage. Besides the donations accorded to them by the counties and the communes they may receive gifts and legacies from private persons to increase their patrimony. If these resources are insufficient to allow them to accomplish their task, they are authorized to have recourse to borrowing; the counties and communes are entitled to lend them money and to guarantee, for the totality of their duration, the interest on, and repayment of, their loans.

The divers public establishments or of public utility permitted to make advances to societies for cheap dwellings are authorized to lend funds to the Public Offices under similar conditions.

In order to prevent that an excessive lowering of rents might be provoked in an arbitrary manner in the houses constructed by the Public Offices,

and that an exaggerated competition might thus arise to the detriment of other landlords, the law fixes a minimum figure for the rent of houses belonging to the offices; it had done the same as regards houses erected by societies for cheap dwellings, even when they received the help of the communes and the counties.

Large families appear to the legislator particularly worthy of interest. Following the law on Public Offices for cheap dwellings, two new means of intervention of the communes have been adopted. These Offices can be authorized by decree, after due examination, and after advice of the Committee of Hygiene and Committee of Patronage, to construct directly, or cause to be built for their own account, collective cheap dwellings destined, in a proportion which should attain at least two thirds of the dwellings, for families having more than three children of less than sixteen years of age, and to accord to the organizers an annual subvention equivalent to 1% of the capital employed. However, the dwellings thus erected can in no case be managed by the municipalities themselves but only by the Public Offices or by the Societies for cheap dwellings.

Further, to encourage the creation by the Offices or by the Societies of houses destined to accommodate large families, the communes can accord special subventions to these social organisms on the condition that the amount be exclusively affe

ted to equal reductions of rent in favour of these families, and that their total shall not exceed 1% of the cost price of the building. These subventions can even be the object of contracts of which the duration shall not exceed 18 years dating from the termination of the house.

The law of April 10th, 1908, authorizes the State to accord loans at the reduced rate of 2% only to the profit of building societies ; that of December 23rd, 1912, accords the same advantages :

(1) To Cooperative societies for cheap dwellings which show proof that they have a paid up capital of at least 25,000 francs and show a guarantee for repayment of the loan, collectively by a realizable bond, or by the commune or the county. Cooperative societies can employ the funds thus obtained either for individual mortgage loans or for the construction of houses destined to be let with a promise of purchase.

(2) To associations recognized as of public utility by special decision of the *Ministre du Travail*, and on the condition that their loan operations shall be limited to loans to their members only, that they conform to the prescriptions of the law of 1908, that they give effect to these loans at the maximum rate of 2.25%, and that they deposit with the *Caisse des Dépôts et Consignations* a guarantee of 100,000 francs in government stock or stock guaranteed by the government.

This amelioration opened the door to the societies

of mutual aid, which up till then had scarcely profited by the advantages offered by the legislation on cheap dwellings.

A law of March 21st, 1913, definitely extended to societies and unions of societies of mutual aid this regime hitherto special to recognised public utility associations. It did even more : to facilitate the finding by mutual aid societies recognized as organisations of public utility of the necessary bonds, it decided that these societies, without losing the benefit of the rate of interest of $4\frac{1}{2}\%$ with which they are favoured, could deposit the sum of 100,000 francs with the Caisse des Dépôts et Consignations, taken from their funds in hand, as an available current account. This sum on deposit takes the place of the capital of a building society, and immediately confers on the society of mutual aid, for all its operations in conformity with the law of 1908, the same power of borrowing. This law prepares a very considerable progress by offering to mutual aid societies quite special facilities for developing from within, and in favour of their members, the means of obtaining healthy and proper dwellings, which should constitute the principal base of every organization of working class economy.

The building societies have been authorized by a law of December 23rd, 1912, to make advances, at $2\frac{1}{2}\%$, to cooperative societies for cheap dwellings, societies of which all the shareholders at the

moment of their inscription should have more than three children, should construct collective tenements solely affected to lodging these shareholders or their relations.

They can also make advances to cooperative societies building separate houses.

From these examples it is seen that the legislation on cheap dwellings, which is already particularly favourable in France, is constantly growing better and better, and this progress has been stopped only by the war raging at the present time. The results are those which might have been expected; with every step forward in legislation we have a corresponding wider extension of the work. We shall see this more when we come to speak in detail of the question of building societies.

At the base of all this legislation, parliament has placed, by the law of April 12th, 1906, the Committees of Patronage of cheap dwellings and social insurance.

These committees have as mission to encourage all manifestations of provision for the future, and especially the construction of healthy and cheap dwellings, either by individuals or by societies, with a view to letting or selling them to persons of small means, notably to workmen living principally upon their wages, or constructed by those

1. The shares are, in general, of 25 francs to 100 francs, (5 to 20 dollars) each, and consequently within reach of all thrifty workers.

interested for their own personal use. Two years after, in 1908, the law upon small property and building societies still more extended the work of the Committees of Patronage. The law of 1906 specifies the categories in which the members of the Committees of Patronage shall be chosen; by a recent disposition modifying it a part of them is now elected by diverse bodies, societies for cheap dwellings or cooperative societies, savings banks, etc.

These committees can receive subventions from the State, from counties and from communes, as well as gifts and legacies. They can carry out enquiries, organize competitions of architecture, distribute prizes for order and cleanliness, accord pecuniary encouragements, and, more generally, employ all the means of a nature to provoke initiative in favour of the construction and amelioration of cheap dwellings.

The county must subvention the expenditure for hiring and working an office of the Committee, as well as travelling expenses necessary for the application of the present law, according to a tariff fixed by the General Council.

It is the members of these Committees of Patronage who examine the plans of houses to be constructed and deliver the provisional certificate of salubrity, which is rendered definite only after examination when the house is built.

There remained the important question of the

funds to be found in order to be able to construct these houses. Private initiative in France has not the same power as in the United States; we are more used to the tutelage of the State. It was however necessary, in order to encourage the work in a serious manner, that societies for cheap dwellings should not have to turn to the public to find all the capital necessary for their development, which, without that, would have run the risk of being very slow. It is for this reason that the law of 1906 decided that the offices for charity and assistance and hospitals could, with the authorization of the local Prefect, employ a fifth of their patrimony either for the construction of cheap dwellings or for loans to societies for the erection of cheap dwellings and to credit societies which, not building themselves, have for object the facilitating of the purchase, construction or sanitation of these houses, either under form of subscriptions to debentures or entirely paid up shares of these societies, but not exceeding a total of two thirds of their capital. The law has wisely specified special conditions for the letting and purchasing of these houses, so that it should not be possible with the aid of public funds to set up a disloyal competition with owners of houses of the same kind.

The end aimed at is evidently to lower the rents of working class homes and force the landlords to make the houses already existing sanitary, but in no way to render the construction and exploitation

of such dwellings impossible for other than societies for cheap dwellings.

The legislator has taken care that modest properties acquired by the workers can not, at the moment of a demise or sharing of estate have their value diminished in excessive proportions by the death duties and costs of succession, and he has formulated a special regime in favour of their owners. The public administration regulation on the law of 1906 specifies that when a single dwelling constructed under the conditions fixed by the law of April 12th, 1906, figures in a succession, and that this house is occupied at the moment of decease by the owner, his wife or his children, his widow and children can cause a declaration to be filed that the house remains their common property, unless the widow wishes to exercise her right of declaring the house her property alone.

All that is necessary is a simple request addressed to the local *Juge de Paix*. The attribution is pronounced for five years, and can be renewed every five years, until the death of the wife.

We have thought well to speak at some length of this legislation because we consider it to be the most favourable which has been made in regard to cheap dwellings; it was shaped in great part on the model of the Belgian legislation, and it was sought to improve on this legislation, which was very remarkable, and which had already produced admirable results in Belgium.

The Committees of Patronage which we have set up in imitation of what had already been done in Belgium have also in our country rendered valuable services, which, it must be admitted have been very variable according to district.

M. André Ripert, Maître des Requêtes au Conseil d'Etat, who, on the permanent Committee of the Superior Council of Cheap Dwellings, specially looks after the work of the Committees of Patronage, notes in a remarkable report at the end of 1913 that the number of meetings held by the Committee of Patronage, increases every year; in France there are now 117 committees, which makes more than one for each county, because in some, where the societies for cheap dwellings show a very marked activity and their area of influence is considerable, there are several.

« For the active committees », he says, « and they are in the majority, the granting of certificates of sanitation is the principal business. The statistics of 1913 show a notable increase in the number of demands that the Committees have had to examine. The total of these requests amounts to 8,702 ».

Opposite these 8,702 requests to be examined must be placed the number of certificates of sanitation accorded, which is 7,997. We have here proofs of an activity that we should much like to see still further increase, but which is none the less already marked.

The Ardennes, Aube, Aude, Bouches-du-Rhône, Calvados, Côte-d'Or, Gard, Gironde, Ille-et-Vilaine, and especially the Nord and Seine, as well as the Pas-de-Calais are counties in full course of development.

Some of the Committees have established competitions of architecture, thus aiding by the researches of our architects the discovery of the best formulae to be recommended for the erection of cheap dwellings. The Committee of Pas-de-Calais has turned its studies towards construction with walls formed of two layers of cement of slight thickness separated by a division of isolating air; the Comité of the Coulommiers district has caused experiments to be made in the use of concrete, etc.

The Committee of the Seine has organized an interesting competition of specialities for cheap dwellings, divided into eight groups :

Materials for construction ;

Heating ;

Ventilation ;

Lighting ;

Sanitation ;

Kitchen utensils ;

Furnishing ;

Clothing ;

and lastly the usual mechanical objects and the equipment of the family workshop.

Numerous committees encourage the orderly keeping of the cheap dwellings and of the gardens,

and organize competitions with prizes, by which they set up a healthy emulation.

Some committees utilize the poster in an apt way as a means of propaganda. It attracts the eye by a cleverly conceived typographical disposition, striking the imagination of the public and offering the advantages of a publicity at the same time effective and yet costing little.

The poster got up by the Committee of Boulogne is particularly suggestive. On one half we see a man putting five-franc pieces into a hole in the roof of a house, five-franc pieces that roll out of another hole at the bottom, signifying that this workman is working for his landlord and not for himself. On the other half we see a house into which a workman also is putting five-franc pieces, but there is this time no hole at the bottom, thus signifying the workman-landlord, the five-franc pieces which we see mounting up in a pile inside the house are helping him to become his own landlord ; he is working for himself.

Above this placard are set out :

1. The conditions that the workman must fulfil to be allowed to benefit by the law of 1908 ;
2. The advantages accorded by the law ;
3. The formalities to be gone through to obtain these advantages ;
4. A list of societies in his district which can obtain advances for him.

The poster got up by the Committee of Havre,

in a medallion against a background of old houses dingy with age, shows the delightful, bright Normandy chalet which those interested can procure by following the indications in the accompanying notice.

The Committees of Patronage also invite their members, or other persons interested in the movement, to give lectures at different places in each county, not academic lectures designed exclusively for audiences of superior education, but something in the nature of a more familiar talk which directly reaches those people susceptible of taking advantage of the benefits conferred by the law.

The Committee of the county of Bouches-du-Rhone even created a few years ago what they called a travelling professorship; statistics have shown that everywhere the devoted professor who has occupied this position has carried the good news the number of houses constructed has, not doubled, but trebled and quadrupled in a very short time.

The Committee of Coulommiers has widely distributed a small pamphlet containing no more than four pages and summarizing succinctly the necessary information for persons desirous of becoming their own landlords through the aid of the local building society. In it we find illustrations of divers types of houses costing 3,000, 4,200, and 5,300 francs, among which the reader can make his choice according to his means. This pamphlet,

of which a stock is sent to all the branches of the savings bank, is put into the bank books of all depositors ; and when they have a deposit to their account of sufficient importance, it allows them to see at once the most productive use to which they can put their savings. This same pamphlet is sent to all the mayors of the district.

The Committee of Morbihan has had wall pictures prepared, for hanging in public schools, which show to children from their earliest age the importance of a healthy and comfortable home.

Who among us has been able to forget the mural pictures which decorated the classrooms where we spent our years of childhood ? Ideas inculcated at this age and in this manner into the mind remain fixed for a life time ; the children will never forget the pictures, and the obtaining of a healthy home all their own will in most cases become the object of their constant efforts.

The Committee of Seine-et-Oise, as well as that of Calvados, has had the excellent idea of having a notice given to all newly married couples showing them the privileges which they can profit by for the foundation of a real home.

In Allier (district of Moulins) and in the Marne, efforts have been made particularly to better the dwellings of agricultural labourers, which leave so much to be desired in our land. The Committee of the Marne has hit upon the plan of awarding a prize, consisting of an *objet d'art*, to the landlord

or farmer providing the best dwellings for his tenants. That of Moulins, limiting its initial intervention to two local districts, first of all advised the inhabitants of their project by way of posters; at the same time it asked the mayors to make known to it the agricultural habitations which were the most unhealthy. Then, a commission nominated among its members was delegated to visit the houses, with the mission of laying before the landlords or the tenants the best measures to render their habitation sanitary, awarding prizes to those who should carry out the work advised, as well as to landlords of new houses constructed according to the rules of hygiene. The hovels were pointed out, so that habitation of them might be forbidden, as is permitted by our remarkable law on sanitation of April 13th, 1902, which is unfortunately imperfectly applied but which is little by little becoming more known and resorted to. All these documents have been united in a booklet which has been widely distributed.

At Dieppe the Committee of Patronage has succeeded in interesting the Municipal Council in a project to create a working class quarter which should be a veritable small town beside the old city. It has obtained from the Commission des Hospices a plot of land of 3 1/2 hectares (8.6 acres) at a reduced price in favour of the Dieppe society for cheap dwellings, which wishes to construct there houses for large families. Twenty hectares

(49.4 acres) of the same land will be ceded little by little to the same society. This land is exceptionally well situated as regards sanitary conditions, on a plateau from which there is in one direction a view of the sea and in the other of charming green valleys converging towards Dieppe. Janval is certainly one of the prettiest spots in Normandy.

The general projects of this kind are particularly recommendable, for they comprise a veritable plan of complete installation which can allow of the establishment of very interesting general services ; playing greens, hall for lectures or meetings of musical societies, sports clubs, charities, a library, etc., etc. Further, one is sure that the system of drainage, means of communication, piping of gas and water, will be established in favourable conditions and decided upon after general consultation of all concerned.

II

After this review of the whole, we should like to present by way of a sort of balance sheet, necessarily incomplete, a rough idea of the results obtained in France during the last twenty years covered by the laws on cheap dwellings.

As we have said, at the beginning of 1914 there were in France 410 societies for cheap dwellings, divided into 258 cooperative societies and 152 societies with limited liability.

The cooperative society is the object in our country of a marked preference, and each time that it can render the necessary services this system of association should certainly be looked to. It interests a greater number of persons in the administration of the common property, and initiates them more in the progress realized.

For large collective dwellings it is difficult to adopt the cooperative form, but when it is a question of isolated small houses, cottages for instance, it is desirable that the association of a certain number of workers should permit them to erect their homes on a common plot of ground and procure for themselves the moral and material advantages of an agglomeration in which air circulates and light penetrates freely.

The building society, necessarily created under a limited liability form, in no way excludes cooperation; on the contrary, if it is known how to employ it, it should be the best adjuvant. This has been recognised in certain quarters, and some societies have already made loans, at the rate of 2 1/2%, to cooperative societies, as they are authorized to do by the law of December 23rd, 1912.

We said above that the cooperative society can only with difficulty undertake the construction and administration of tenement houses. There are, however, two examples of creations of this kind : the first is the Société Coopérative « L'Etoile de

Limoges », whose board of directors is composed exclusively of workmen. The president is a simple working joiner earning five francs a day. Seven years ago this society built at Mont-Joris, Limoges, a house containing accommodation for sixteen families, and the workmen, who have spared neither their time nor labour in the creation of this work, have administered it so well that it is now in full process of extension. At the present moment this society is building a second dwelling house.

A cooperative for consumption, a mutual aid society in respect of rent, and allowing for the payment by the society as a whole of the rent of those of its members who might be stricken with illness, and other touching works of solidarity, have been formed by this society, of which they constitute extremely interesting branches.

A Deputy of the Seine, formerly municipal councillor, M. Brunet, has originated a similar organization in Paris. Its adherents are not obliged, as at Limoges, to become immediate owners of a certain number of shares, and compelled also to possess the whole of the shares at the end of a specified time by reimbursing the loans contracted. In this new building, each tenant possesses one tenth of the value of his flat at the moment he is accepted as tenant, but he holds a promise of sale which will assure his becoming the owner, not of a certain number of shares, but of the flat itself at the end of twenty-five years.

A fund for loans has been added to the society in order, when necessary and justifiable, to advance a part of the tenth of the value of the flat which tenants are called upon to pay on taking possession.

If these experiments succeeded it would be possible to procure for workmen, obliged by their profession to live in town, a great part of the advantages which building societies afford those living outside cities or in the country for acquiring the ownership of their home, with all the happy moral consequences that such possession carries with it.

III

To enjoy the advantages that the laws on cheap dwellings bestow upon them, the societies have to submit their statutes to the *Ministre du Travail et de la Prévoyance Sociale* for his approbation. These statutes are examined by the permanent Committee of the Superior Council of cheap dwellings, which proposes to the Minister the approbation or rejection of them.

To assist the societies in their task, the Minister has elaborated, with the help of the permanent committee, model statutes which societies can adopt just as they stand, if convenient, or modify them, but in any case they constitute a framework for them to go upon. The societies appear to appre-

ciate this help, for more than four fifths have adopted the model statutes.

IV

We have said above that the laws on cheap dwellings accorded to societies or landlords of cheap houses certain exemptions from taxation.

What sum do the sacrifices consented to by the State under form of non-imposition of taxes in favour of societies for cheap dwellings amount to? They amount to almost a million francs, a small sum when dealing with a budget exceeding five thousand millions but which contributes nevertheless very effectively to encouraging the work of cheap dwellings.

This total is, in round numbers, made up as under :

| | | |
|---------------------------------------|---------|--------|
| Tax on land. | 371 000 | francs |
| Tax on doors and windows. . . . | 317 000 | — |
| Tax mortmain | 148 000 | — |
| Tax for licence to carry on business. | 35 000 | — |
| Stamps and registration. | 34 000 | — |

As we pointed out above, these immunities continue to be of modest proportions, especially if compared with the considerable interests represented, and if against them we set the very large subventions accorded in our budgets to other social enterprises of great importance but not surpassing those which remain primordial, the accession to

ownership of workers every day increasing in number and the improvement of the homes of the populace.

Agriculture, Mutual Aid, Old Age Pensions, etc., receive far more important subventions from the budget of the State.

Further, it would be an error to believe that these sums are lost to the State. Against them must be set the economy realized on expenses for the upkeep of charitable aid and hospital services, thanks to the healthy home which shelters from sickness and disease a larger number of workmen every day. These working classes also see in the lightening of taxation a proof of the interest taken by the public authorities in the workers who consent to impose real sacrifices upon themselves for the conquest of a home all their own. For these reasons it is indispensable that these proofs of sympathy should be maintained, and even as far as possible, increased.

It is well that the worker, determined to impose upon himself the necessary privations to conquer the possession of a healthy and prepossessing habitation, which his wife and family can enjoy at the same time as he, should see that Society is ready to help him morally and materially. By founding a family he has created a new social cell, an element of force and future prosperity for his country; it is but right that his country in return should show fraternal sympathy for him.

The number of separate houses having benefited during the year 1913 by the exemptions of taxation set forth in the law of 1906 was 16,807; it was much more considerable in 1914, but we have not yet been able to obtain the exact statistics owing to the war.

This number of individual habitations tends to increase more and more, as is proved by the constant diminution of the average of the number of flats per house. It is still today 7.2, but will diminish rapidly now, following on the effects of the beneficent Ribot law.

It is right to add to the sacrifice consented to by the State the exemption of stamp and registration fees applying to documents necessary for the constitution and dissolution of building societies and credit societies; in 1914 this reached about 50,000 francs.

V

As we have already stated, societies for cheap dwellings were bound to meet, and have met, with difficulties in getting together the capital necessary for their work, for their shares not bringing in more than 4% maximum (in order that they may be able to profit by the privileges accorded by our laws) can only be considered as a side line with capitalists. Thus sums furnished

by philanthropic institutions under the tutelage of the State have come to be placed at their disposal.

Among these it was natural to place in the front rank the post office savings banks, and what one could call the initial endowment of the work of cheap dwellings was constituted by the funds for reserve and guarantee of the savings banks, up to a fifth of their amount. This represents about fifty million francs, and is not yet exhausted. But the savings banks themselves acting separately, each in its own district, can also participate in the work of amelioration of working class dwellings. The two works are closely united; the building society forms the natural complement of the savings bank.

When an economical workman possesses a bank book on which the total sums deposited by him reaches 4 500 francs, the maximum fixed by law, and he is compelled to withdraw the surplus of his deposits, is it not quite natural for him to go to the next counter, reserved for the business of the building society, and to ask there for a sum necessary to complete what he already possesses for the acquisition of a small house and garden? Can the revenue from any stock whatever compare with the health and happiness brought to the whole family by the possession of a small property and life in the open air?

And the building society can recommend its borrowers, if they are able to put aside savings above the sums which they are looked to to pay to the so-

ciety, to put such money away in the post office savings banks instead of investing it in one of the many doubtful companies where the fruit of much toil and privation is so often swallowed up.

In Belgium it is the administration of the savings banks and annuity funds which have the mission of according loans to societies for cheap dwellings.

In Italy, thanks to the remarkable organization of savings banks and societies of popular credit, social works in the nature of those treated of here constantly find an important reserve of capital within their reach.

Thus the savings of the people produce a double beneficent effect : they are, if we may say so, drawn up by all provident institutions receiving deposits of the working classes, and fall back like a refreshing shower on the works destined to help those working classes. The worker is not only rewarded for his efforts at economy by the foundation of a capital put aside for rainy days, but also by the happy effects which he can obtain by the employment he makes of the sums thus accumulated.

In the United States and in England the building society is nearly always united to a savings bank society ; it is the same in several towns in Germany ; and not only does this provide a powerful aid, making it easy for the worker to get together the small capital amounting to the tenth or fifth required, according to circumstances, but it aids him

afterwards for the building of his house. The union of the two societies presents the greatest advantages.

Our savings banks are authorized to lend sums also for the erection of baths and laying out of workmen's gardens.

At the end of 1913 the capital thus employed amounted to about 15 millions francs for loans made in view of the construction of houses, to 3 million francs for installing baths, and to about 300,000 francs for workmen's gardens.

This organization of workmen's gardens is also one of the most interesting that has been created in our country. Land is bought or hired by societies of workmen's gardens and placed at the disposal of their tenants, either let to them in the ordinary way or let with a promise of sale.

On Sundays, and in the long evenings of summer, occupation is found for the hours of leisure of the workmen. With the love of the land which characterizes every Frenchman, the workman who has finished his day's labour or can profit by his day of weekly rest to go to his garden, does so, whatever the weather may be. He digs, rakes and sows and is easily able to obtain from this work produce representing a value of 100 francs a year at the least, and often double that amount.

But this is only the material benefit; the moral gain is much more. One woman said, « What we earn from our little garden is nothing compared

with the saving realized by the suppression of my husband's visits to the local cabaret ».

We would add that the workman does not go alone to his garden; in most cases he takes his wife and children with him, and these hours spent in the open air represent economy in doctors' bills.

It must not be forgotten either that the ownership of the garden is in nearly every case only a beginning. When it has been paid for it is at once desired to join a small house to it, and this operation is greatly facilitated by the possession of the land, whose value generally constitutes at least a fifth of the total cost of the building, which can thenceforth be built by a building society.

171 savings banks have brought their aid to the work of cheap dwellings; this is a figure which is not yet considerable, but we are convinced that the great difficulty was to obtain the initiation of the movement. The councils of the savings banks administration, having understood that their duty is to aid the cheap dwelling societies, and having seen that these societies have strictly fulfilled all their engagements with them, will throw themselves more heartily into this new means of affording assistance.

The French insurance companies who have huge capital to invest could come to the assistance of the societies for cheap dwellings in a very effective manner. During many years some of them have shown themselves hypnotised by the erection of

palatial residential flats which have since caused them much disappointment, for it has been found that in spite of high rents they obtained sometimes hardly 3% nett on the capital, whilst dwellings erected for workmen were capable of giving 3 1/2 %, at the same time that they rendered a great service to the working classes.

Insurance companies, further, would find among their tenants a new field for customers, as much for insurance against fire as for life insurance.

One of these companies has set the example by constructing in a populous neighbourhood a large building covering more than 3,000 metres (3,270 sq yards) which cost close on 2 million francs. Bright and comfortable flats of different types are let to workmen of all professions, as well as to clerks and such like, a category of workers of a very interesting kind and in general little favoured. The building is of agreeable aspect, by no means barracks like, divided into three tenements whose exteriors differs appreciably, although inside they are got up almost alike. A room and kitchen are let for the modest rental of 250 francs, whilst three rooms and kitchen go for 600 francs per annum. Connected with the principal tenement is a large washhouse, a place for bicycles and small carts, and bath rooms with douches. We think this example will be followed and that our insurance companies will find here an investment which will allow them to perform an act excep-

tionally beneficent and at the same time offering very real security.

VI

The Caisse des Dépôts et Consignations, where the funds of all the post office savings banks are deposited, constitutes, beside the savings banks themselves and other institutions of philanthropy of which we shall speak later, the most important reservoir of capital for cheap dwellings societies; it is indispensable that it should be so, for, as we have said, it is very difficult for the administrators of societies to get together the sums necessary to form the considerable capital required of them as guarantee for their powers of borrowing.

Due note must be taken of the fact that it is in this a question only of advances of capital, for repayments have up till the present been effected with a regularity and punctuality which are absolutely remarkable.

It is no exaggeration to say that a workman who desires to become his own landlord imposes upon himself any sacrifice to this end. When he has once been haunted with the idea, it will never again disappear from his mind.

The French workman is essentially honest and a slave to his word; when he has promised to pay a certain sum and he sees that others have strict-

ly kept to all engagements entered into with him, he does all he can to fulfil his part of the bargain. As we wish to point out, it is a question here of an advance, which is a rarity for a State expenditure. If it constructs cannons or battleships, and it is necessary that it should construct them (we have just had ample proof of this) in order to defend the country against brutal aggression, all this war material becomes rapidly out of date, and at the end of twenty years it is of no more value.

On the contrary, capital placed at the disposal of workers to found homes serves for building dwellings which, kept by owners having a real love for their homes and looking after them well, will give results during many times twenty years.

Further, this capital is repaid in 20 to 25 years ; thus it causes not the slightest loss to the State. Its whole sacrifice in this case consists of the difference of the interest which it receives (3.25 % from the societies constructing tenement dwellings, and 2 % from building societies) and the rate at which it would have been able to invest its money ordinarily. Without doubt this rate has increased during the last few months on account of the war ; but up to the commencement of hostilities it was scarcely 3.40, 3.50, or 3.60 %. The difference borne by the State was therefore extremely light, and in no wise in proportion to the immense social services rendered.

At the date of 1914 the Caisse des Dépôts et Consignations had, since 1908, loaned to societies for cheap dwellings a total sum exceeding 60 million francs.

For the societies for cheap dwellings the rate of 3.25 % is lowered to 3 % when it is a question of separate dwellings (which are now generally built by building societies since the law of 1908 is in force), when the borrower contracts a temporary insurance with the national fund for insurance in case of decease. This national insurance fund works beside the Caisse des Dépôts et Consignations.

The relief offices, dispensaries and hospitals, in order to help societies for cheap dwellings, have been authorized to employ also a part of their capital formed by gifts and legacies received. Up to the present they have taken advantage of this only in a small way. It is especially in the north and in the center that the movement has commenced; let us hope it will spread.

It is not the same for the communes and the counties.

The towns begin to perceive that the work of cheap dwellings furnishes a means for diminishing in large proportions their expenses for hospitals and charity; it was impossible for our municipalities not to understand that here was offered them a particularly effective means of diminishing the number of seuffers among their citizens.

Is it not a hundred times better to prevent sickness and misery from increasing than to allay them afterwards ?

Is it not preferable to prevent a man, and often a whole family, from falling than to try to lift him up afterwards ?

Does not expenditure for hospitals and mad houses filled by alcoholic excess, against which a healthy home is the finest instrument of combat, cost far more than the sacrifices which a municipality imposes upon itself to assist a certain number of those under its administration to obtain a healthy home ?

From the triple point of view of its physical and moral gain, of its close contact with the centres of labour, and of its material functions, the problem presents an interest such that the municipal administrators would not know how to refuse — whatever difficulties there might be in their way — to second the intentions affirmed by public authorities and by all philanthropists.

The desire to fight the ills caused in the world of workers by tuberculosis, alcohol and the inevitable promiscuity in the present condition of things creates the obligation for municipalities to seek among all the combinations afforded by the law the means of remedying such an unfortunate state of affairs.

Many means are at the disposal of our councillors for saving large families living on small wages

from the dangers of overcrowding, which claims them among its principal victims.

The town can place at the disposal of cheap dwelling societies which limit their dividends to 3 %, for example, and which reserve half the accommodation in their dwellings for parents having at least three children dependent upon them, funds at 2 % interest just as the State does in accordance with the law of April 10th, 1908, destined to facilitate the acquisition of small properties.

As allowed already since 1906 by the law, the municipality can further cede land belonging to it to the societies, payable in shares ; the municipality has the right to grant such land at a price inferior by 50 % to its real value.

Lastly, there is a third means. This would be by guaranteeing the dividend or the interest on the shares and bonds, which would constitute another way of acting effectively in favour of the societies.

But to all these means can be added the action of one of the Public Offices of cheap dwellings of which we have described the working, and which allows the town to attach to itself men, competent in all questions of building and working of tenements destined for habitation by the workers, for administering the houses that it shall cause to be built.

In one year alone about fifteen towns have founded Public Offices of cheap dwellings or given land or subscribed for shares in favour of societies for cheap dwellings.

The city of Paris, at the end of 1914, had drawn up a programme for the erection of 11 dwellings, which were to contain 1,476 flats with accommodation for seven to eight thousand members of workmen's families.

Other projects were under examination; and there is every reason to hope that as soon as the war is over the initiative of the city of Paris will once again become as active as before, and will snatch from the hovels a large part of the working class population incapable of escaping otherwise.

Six towns had founded Public Offices of cheap dwellings in 1913; a slightly larger number did the same in 1914.

It is certain that the counties and communes, by coming effectively to the aid of the societies for cheap dwellings, make an essentially favourable employment of the sums sacrificed to this end, for the capital contributed to such works will be more than made up for by the considerably more important economy realized in the budgets for charitable aid and for hospitals, to say nothing of the moral benefit which no figures can measure because superior to all material advantages.

VII

We now come to the law on small properties passed in 1908 and known as the Ribot Law, from

the name of our great citizen who was its promotor.

Our dear and much regretted Emile Cheysson, one of those who contributed most to the development of the work of cheap dwellings for the working classes in our country, who spared no pains to help in every social work, the indefatigable apostle of all moral and material progress in favour of the humble and the small, said in 1909: « This law marks a new and memorable epoch in our new legislation. It awakens the vastest hopes of facilitating the access to ownership for the rural populations and combats the exodus from the land...

« It will suffice for today to express our thanks to the legislator for this new instrument of social progress and peace which he places in the hands of our democracy, and to hope that it will know how to make large use of it for the greatest benefit of the workers of the whole country. »

What our eminent friend foresaw is in full way of being realized. It is scarcely six years since the law of 1908 was put into force, and the results obtained are already very important.

What is this beneficent law?

Its aim has been to permit the accession to ownership to as large a number as possible of the workers who should already have shown proof of their spirit of order and economy.

To attain this end, the law prescribed that a sum

of 100 million francs, taken from the capital of the old age pension fund, should be placed at the disposal of the district building societies, known as « sociétés de crédit immobilier », at the rate of 2 %.

The object of these societies is :

(1) To accord to borrowers, who can not be other than workmen of small means, individual mortgage loans destined either for the acquisition of fields or gardens, which can not exceed an area of one hectare (2.47 acres) or a value of 1200 francs (240 dollars), or for the acquisition or building of single cheap houses.

(2) To make advances to societies for cheap dwellings, founded according to the law of 1906, for those of their operations effected conformably with the preceding paragraph.

The law specifies that the purchaser must enter into an agreement with the society lending him money on mortgage to cultivate his land himself or to cause it to be cultivated by the members of his family. For the obtaining of these loans it only imposes the following conditions :

The purchaser, although possessing small means, at the moment the mortgage loan is accorded him must have at least a fifth of the price of the land or of the house that he wishes to buy. It is that that constitutes proof of his spirit of order and economy. It is only right to demand, in order that this man may obtain the aid of the State, the proof that he

has himself made efforts worthy of meriting the encouragement and assistance which are about to be given him.

The second condition is that the worker shall contract an insurance with the national insurance fund, paying one premium guaranteeing the payment in case of decease of the annuities which should remain owing at the moment of his death; the amount of this premium may be added to the mortgage loan.

In this there is a very interesting provision; it permits the happy solution of the triple problem considered only ten years ago as insoluble :

The healthy home assured to the whole family ;

The old age pension, which finds itself constituted in the most favourable manner by possession of a house passing in reversion to the children, for which no more rent has to be paid, which in itself amounts to an annuity equal to the amount of the rent which in ordinary conditions it would have been necessary to pay ;

Lastly, insurance in case of death.

Thanks to these dispositions, if a poor woman is suddenly separated from her husband, who may have been not only her support and guide but who each week brought home the necessary funds for the existence of the family, at least she has not immediately to seek shelter for herself and her children; the house constructed, often thanks to her own spirit of order and economy, remains hers, and

she is for ever sheltered from the gnawing preoccupation of finding the rent. She will have nothing more to pay, neither interest on the sum loaned nor premiums of repayment.

The third condition imposed by the law of 1908 is that the house shall fulfil the sanitary prescriptions provided for in the preceding laws. It is evident that the legislator had no intention whatever of making a sacrifice in order that new hovels should be erected; he wished that real progress should be made in the moral and hygienic conditions of the worker's daily life.

It is for this reason that he demanded that the plans of the house to be built should be submitted before its construction to the Committee of Patronage for cheap dwellings of the district in which it is situated, in order that a sanitation certificate might be accorded. The house is visited at the instigation of the Committee of Patronage when finished, and if the plans have been strictly carried out, a definite certificate of sanitation is given.

The building societies constitute a compulsory intermediary between the borrowers and the State. It is natural that the State should not have wished to deal direct with the borrowers. This would have been a dangerous mode of action, capable of leading us to the distribution by the municipal parent or State parent of rent free houses. Nothing shows that we should have stopped at that, or that we

should not have reached the conception of the State or municipal parent next doling out food to each of its dependents.

The building societies are organized as limited liability companies with a minimum capital of 100,000 francs.

The shares must not be more than a quarter paid up, unless they belong to towns, to counties or to public bodies. The State does not desire that the three quarters of the remaining capital subscribed should be paid up, for as the shares have been acquired by trustworthy subscribers, the sum due on them, which will certainly be paid if needs be, remains a precious guarantee for it.

The annual dividend to be paid to shareholders can not exceed 4%, and the sums advanced to the society can not be superior to the figure obtained by adding to the quadruple of the part paid up of the capital of the society the amount of the part not called in. The faculty for borrowing is also increased by each repayment and by the mathematical reserve of the insurance premiums; to calculate approximately this power of borrowing it is sufficient to multiply the capital paid up by eleven.

The contracts of the borrowers with the building societies can not exceed a duration of 25 years; they can have a lesser duration varying between 5 and 25 years. Many borrowers do not ask for more than 15 or 20 years in which to pay for their

house : others pay for it in ten years ; the extreme limit for payment is 65 years of age.

The mechanism of the insurance is particularly interesting. This was a difficult question to settle, for, with the repayment of a loan spread over a certain number of years, it is on the first years that the heaviest annuities weigh, and it is just at the beginning of the operation that the worker with children to bring up has most need of help.

It has been found possible completely to equalize the annuities by employing the system of one premium, paid in one lump at the moment the contract is signed. The amount of this one premium is then divided equally between the 5 (minimum limit) 10, 15, 20 or 25 years duration of the contract. The borrower thus pays the annual repayments for his house and the yearly share of the insurance premium at one and the same time, without specification.

Repayment is effected by equal monthly payments, calculated in such a way as to extinguish the capital loaned and the insurance premium at the same time plus the interest on the sum loaned.

The societies in need of funds to keep them going have the right, *vis à vis* of their borrowers, to raise the interest asked of them by the State and to lend at a rate of interest which can not exceed $3\frac{1}{2}\%$ those sums which have been loaned to them at 2% . Most of them lend at 3% . This margin of 1% is very low for ensuring the working of the

society during the first years of existence, but it becomes largely sufficient when once the society is developed and its turnover amounts to an important number of millions of francs.

One society, the « Société Centrale de Crédit Immobilier » (or Central Building Society), has graduated its rate of interest according to the number of children of its borrowers. The Council which directs it and which has at its head the author of the law, M. A. Ribot, as honorary president, and the writer of these lines as president, has decided to lend at $2\frac{1}{4}\%$ to fathers of families with 5 children, at $2\frac{1}{2}\%$ to those with 4 children, at $2\frac{3}{4}\%$ to those with 3 children, and 3% to those with 2 children or who have none at all.

Contrary to what might have been expected, because it is clearly difficult for workmen with children to pay out of their always small budgets the fairly high annuities of amortization of a house and insurance premium, the number of borrowers who enjoy these reduced rates dealing with the Société Centrale de Credit Immobilier is important. This is explained by the fact that the center of the operations of this society is Paris, and that its borrowers all inhabit the county of the Seine or Seine-et-Oise. The rents of the small flats which they occupy are there so high that the annuities asked of these new owners generally exceed by very little, and often are inferior to, the rents that they are obliged to pay for flats infinitely less heal-

thy, less comfortable, and of which they are not, and never will be, the owners.

The plans of all houses desired by the borrowers are examined by the building societies, which leave to the borrowers the choice of architect and builder, and accept their desiderata, provided that none of the dispositions indicated by them risks diminishing the health of the dwelling.

The building societies do not undertake any building themselves; they already render great services to the borrowers by giving them all the advice which they need.

The maximum price which houses may reach in order still to be considered as cheap dwellings is fixed by a law of December 23rd, 1912, modifying the law of November 12th, 1906, which increases the maxima fixed by the earlier law although continuing to adopt the system.

These maxima are usually established according to the populations of the districts for which they have been fixed, which is natural, for materials and labour are higher or lower according as these populations are more or less great.

During the first two years of the application of the law only three building societies were founded: one at Arras, one at Dieppe and one at Havre. In 1911 the Société Centrale de Credit Immobilier was founded, and a circular sent out before this time by its future president, summarizing the conditions and working of building societies which

had appeared a little complicated when there was only the text of the law to go by, immediately provoked the creation of 9 new societies. The movement then began to develop, and, as we have already said above, on December 31st, 1913, the societies to which credit had been accorded to the extent of 22 $\frac{1}{2}$ % millions numbered 72.

To give an idea of the still greater development of this work during the year 1914, we would add that, without the war, the sum of 30 million francs would have been advanced.

In a general way, how do building societies work?

Since the very few years that they exist, great progress has been realised by most of them in promptness in the examination of the claims of each borrower; as the mechanism of our laws became better known and more advantage taken of them, the papers and certificates necessary were got together more rapidly.

Further, the already fairly considerable number of small houses erected provided a means of finding out types which were the most comfortable and the least costly.

Certain societies, having passed the first and always difficult years of their existence, and arriving at the period when it is more easy to constitute a reserve fund, have lowered the commission that they charged on the loans accorded by them to set off their general expenses.

The work of building the houses is more and more closely surveyed and controlled.

All this contributes to render the employment of the State advances and the small capital furnished by the borrowers more productive.

Are the monthly payments made regularly?

From the particulars supplied us by the Caisse des Dépôts and Consignations it results that no building society is in arrears with the payment of monthly instalments due.

It can be said that the same applies for the sums due by the borrowers to the building societies. It will suffice for us to cite two examples ;

The Building Society of Lille, which has about $4 \frac{1}{2}$ million francs on loan, had to suffer, up to cember 31st, 1913, from no arrears in the De-payment of sums due to it by its borrowers.

The Société Centrale de Crédit Immobilier, of which the figure of loans accorded amounts to $3 \frac{1}{2}$ million francs, had to inscribe on its balance sheet at December 31st, 1913, one monthly payment amounting only to fr. 133.80 ; and in this case it was simply an arrear of a few days, and there is no misgiving about this payment, which is insured.

We can affirm this, that a worker who wishes to have his own house imposes upon himself any sacrifice to become a landlord ; he works more and economizes more. In this connection there is no more honest or more sure debtor.

And it must not be said that, in order to honor his engagements, he is obliged to overwork himself to the detriment of his health. To be convinced of the contrary it is sufficient to make a visit to the working quarters of our towns or to some of our small cottages. The enquirer will be rapidly enlightened as to the degree of resistance of those in the towns and in the country.

To what class of people do our building societies appeal?

Next year we hope to be in a position to supply some statistics which will give exact information on this point. In the meantime, allow me to say that the report of the general meeting of the Société Centrale de Credit Immobilier gives in this connection information indicating that out of 201 loans, 32 were made to metal workers and boiler makers, 52 to office employees and bank clerks, 41 to printers, 16 to carpenters, masons, gardeners, 8 to clothes makers, 16 to employees of railways, tramways and omnibuses, 7 to furniture makers, 21 to civil servants of the Customs and Post Office, or odd men in the government offices in Paris, and that the other loans were made to draymen, painters, electric fitters, coachmen, chauffeurs, jewelry workers, saddle makers, packers, day workmen, collectors and small office employees.

That is to whom the societies appeal. It is easy to see that those having recourse to the societies are exclusively workers and not, as it has been

attempted to imply, of the aristocracy of the working classes, so to speak; and if it is true, as has sometimes been alleged by way of criticism, that the building society is a veritable institution for loans on land, it certainly is an institution for loans on land *for the poor*.

The average amount of the loans accorded by the Société Centrale de Crédit Industriel is 7,089,26 francs which, for the counties of the Seine and Seine-et-Oise where land is very dear, indicates that dwellings thus constructed are of a modest price.

The average duration of the loans is about 20 years, and the average rate of interest at which they are accorded is 2,80 %.

We may hope to be able to get more detailed statistics, thanks to the Union des Sociétés de Crédit Immobilier. Let us add a few words here about this union.

The Union des Sociétés de Crédit Immobilier de France et d'Algérie was founded in 1911; its honorary president is M. Ribot, and the writer of these lines is its president. The bases of its organization are as follows :

Affiliation, naturally, is not obligatory for building societies, but nearly all the societies in existence have joined themselves to it.

Every society pays to the Union a very small subscription, which does not amount to $1/2$ per 1,000 of the figure of its loans current. The sum thus obtained is employed to remunerate inspectors

who carry the good word from place to place, give lectures destined to provoke the foundation of new societies by explaining the mechanism of the law, and urge the savings banks to give their help, unite persons susceptible of aiding in the formation of new societies — in short, make those who should benefit by the law understand by popular lectures all the advantages that it offers them. Then there is an inspector of accountancy who places himself at the disposal of new societies to open their books for them, assist in their office organization, etc., etc.

The bookkeeping of a building society constitutes a complicated task; it is not therefore surprising that bookkeepers, who generously give their time to some of our societies, should have need of guidance at the moment of opening the accounts.

The Union is administered by a Comité Fédéral nominated by the members, which hands to the Ministry of Labour the reports of its inspectors. The lectures given to workers generally meet with great success. Our rural populations immediately realize what an instrument of social progress and peace the law of 1908 is, and it suffices to explain to the mits advantages at once to provoke a movement which, seconded by the capitalists who consent to take shares in the building societies, cannot fail to give rise to a veritable budding forth of an important number of these useful organisms.

Our rural populations are at heart profoundly attached to their native soil; it suffices to provide

them with the means of remaining in contact with it, in a way which shall not be too inferior to what they hope from a sojourn in the town, for them never to wish to separate themselves from the land. Can there be a more effective means than the possibility which is held out to them of possessing in their little local homeland a portion of this good soil of France so loved of her children ?

The Union des Sociétés de Crédit Immobilier has brought about a cohesion, close and pleasant, among all the societies affiliated ; it helps to make known the happy initiatives taken by each of them ; it facilitates their dealings with the Caisse des Dépôts et Consignations, whose headquarters are at Paris, and to which the societies existing in the provinces cannot easily send delegates ; it approaches public bodies on their behalf whenever necessary ; and it gives as quickly as possible all information asked for.

Their reigns in all the Union a living spirit of solidarity and an ardent desire to collaborate in the work of national interest and high social progress that the building societies have undertaken.

With the object of helping in the diffusion of the idea of cheap dwellings, and to serve as a guide for the societies, the Union has published a work in which is found all that concerns the organization and working of the societies, and all the models of bookkeeping which may be useful. A masterly preface from M. Ribot's pen in a few lines shows in

striking manner the greatness and the importance of the social work incumbent upon the societies which the law bearing his name brought into existence.

It is seen that the legislator has fully fulfilled his task. Cannot private initiative in its turn still further widen the influence of the law?

The borrower, in order to obtain the construction of the house he has set his heart upon, is obliged to bring to the society a fifth of the value of his future home.

It is with reason, in our opinion, that the legislator should have wished that the worker to whom he accords infinitely precious aid should already have given definite proofs of his faculties of foresight and economy. But private associations, or employers, can know better than the building society the moral value and qualities of foresight of men who are either attached to them or employed by them, and it seems therefore natural that, in cases where they should judge it possible, they should help them to provide the indispensable fifth.

In many cases, as the sum that the worker will have to pay annually to become the owner does not exceed that which he would have to pay as a simple tenant, a supplementary expense will not be created for him : his budget will not be burdened by the change.

A cooperative society can help certain of its members to get together the fifth part required by using the subscriptions of other members for that pur-

pose ; this is putting into effect the very principle of cooperation.

Further, an employer acquainted with his employee knows just how far his duty or his generosity towards him should go. A philanthropic association should also aid those of its members who pursue an aim so worthy of praise. Thus, many an interesting family, before possessing the necessary fifth part, could be admitted, with the help given them, to enjoy the benefits of a healthy home much earlier, and the existence of many children who are growing enfeebled in our towns could be preserved, thanks to the little house and especially to its garden.

This conception has been realized at Bordeaux where « La Ruche », a society of tramway employees, helped by its leaders, has been able to contribute to the constitution of the obligatory fifth part for all its members.

We have been able to visit the houses erected by these worthy people. All is order, comfort and cleanliness. At first the visitor can hardly believe that he is in the homes of simple tramcar conductors and ticket inspectors.

VIII

In addition to the societies founded under the aegis of our legislation, extremely interesting works

due to private initiative have been formed under the name of « Foundations ».

With legitimate pride England points to her Peabody Foundation, which devoted 12 million francs to the erection of workmen's dwellings, whose revenues were to be affected to the construction of new houses, on the snow-ball principle.

We also have our foundations, Rothschild, Heine, Weil, Gouin, Stern, etc., which are managed on the same plan. Others are anonymous (the generous donors having wished to avoid public recognition) such as the « Groupe des Maisons Ouvrières ». To cite none but the principal, we would say that the capital of the Rothschild Foundation amounts today to 16,700,000 francs, that of the Groupe des Maisons Ouvrières, to 14,200,000 francs, the Foundation Weil, to 2,150,000 francs, and that a new foundation, the Fondation Gillet, at Lyons, has a capital of 700,000 francs.

This last named will greatly help in the development of homes for working classes in the important town of Lyons where there exists already the Société des Logements Economiques, founded by the great philanthropists, Félix Mangini, and MM. Aynard, Gillet, etc., and which places at the disposal of the workers more than 1,800 healthy homes at very low rental, although not taking advantage of the favors accorded by the laws on cheap dwellings.

Some of these foundations do not limit the

employment of their profits to the construction of new homes for the working classes, but allow them to be used for aiding works of charity and assistance, for permitting the workers to acquire the ownership of their dwellings, and for the betterment of the material conditions of existence of the workers looked at from a general point of view.

The Rothschild Foundation, which now has a capital of 16,700,000 francs, has been in existence already since ten years. In Paris it has 4 large tenements. December 31st, 1913, marked the end of the first year of exploitation of its building in the rue Bargue, the last erected, specially reserved for large families, and during this first year the behaviour of the tenants gave cause for nothing but praise. The results are particularly interesting on account of the burdens to be borne owing to its special purpose.

The general and social services of this group, to which the most complete development has been given, work to the full satisfaction of the directors.

It contains almost only large flats of three or four rooms and kitchen, and shelters 1,254 people, among whom are 818 children, or an average of 6.27 tenants per flat, of which 4.2 children, scarcely less than that of the Société des Logements Economiques pour Familles Nombreuses, where an average of 4.5 children per family is found.

The figures of the number of children per family,

which we consider as numerous, will doubtless call forth a smile from the citizens of the United States, who have the joy of possessing in their land numerous families with 8, 10 and 12 children.

The standard of health of this house which contains so many children is excellent. A grave epidemic of measles broke out in the Vaugirard quarter: only 24 children out of the 818 were attacked.

Identical results have been noted at the buildings belonging to the Société des Habitations Économiques pour Familles Nombreuses; every time that epidemics of children's diseases have broken out in the neighbourhoods where they are situated they have generally been scarcely affected at all, and in most cases have been quite immune.

121 of the families dwelling in the building in the rue Bague have 4 to 9 children.

With these large societies who have no capital to pay for, it is possible to make interesting experiments which cannot be attempted by more modest societies obliged to pay annual dividends to their shareholders. A very interesting innovation has been tried in the building in the rue Bague belonging to the Rothschild Foundation. Since houses for the working classes have existed, the advantage which those classes attach to having central heating and the price they would consent to pay for this new comfort have been discussed.

No society had dared to make the experiment,

which needed a certain amount of capital. The Rothschild Foundation attempted it. Central heating was installed throughout the building erected in the rue Bargue, in such a way that the tenants can avail themselves of it or not, each for his own flat.

It was in service during five months of the winter, from November 1st to April 1st, and it appears that the tenants appreciated the advantage and willingly paid the 2.50 francs asked for each week for this supplementary comfort. This sum paid by the users sufficed to cover the expense; and there we have the problem solved.

No one dared to take the risk of this experiment; the Rothschild Foundation took it and thus provided the elements for deciding the question. In this we have a proof of the great services of this kind which can be rendered by the foundations.

Another very interesting experiment has been made in this new building. Up till the time it was tried, the exploitation of wash-houses, baths and shower-baths annexed to the dwelling showed a deficit at the end of every year's working.

The general secretary of the Foundation thought that this departement should be let out to a contractor, and the success obtained has fully justified his expectations. The wash-house, the baths and shower-baths of the building in the rue Bargue now form a public establishment where the contractor has fixed a tariff, in accordance with the

Foundation, but agreeing always to admit the tenants of the house, giving them the preference, and according them a reduction of 15 % on the tariff for outsiders.

The result was not long in appearing. The wash-house of the rue Bargue proved insufficient almost immediately after being put into service, and it was found necessary to increase its installation in order to satisfy its users, who day by day become more numerous. In seven months it has provided 10,929 baths and 7,792 shower-baths, and the tubs in the wash-houses are constantly occupied.

The social services are installed in the building of the rue Bargue as in that of the rue de Prague, with a few small new improvements, but always following the same principles. There, as in the rue de Prague, is a mortuary, fitted up in such a way that a religious service can be held in it ; small rooms adjoining allow the family to remain a day or two to watch beside the dead. A special exit, opening directly on to the street from this mortuary, avoids the passing of the sad procession through the building.

The service for minding the younger children and the school where the elder children are minded as well as taught, which proved so useful, but which cost the Foundation very dear, have been still more busy this year than in preceding years.

The educative value of these works, not only as regards the children, but also by the reflex action

exercised on their parents, no longer needs to be pointed out and each year becomes more marked. The children themselves make an effort to go to school in such a condition of cleanliness as to avoid that they should be sent back home again for a supplementary wash; and the mother when she has had such a lesson once seeks to spare her child and herself a second in the future. Thus it is found possible to make the idea penetrate into these homes that cleanliness is also a sort of dignity.

The dispensaries installed in the buildings in the rue de Prague and rue Bague render the greatest service to the tenants of these two groups of tenements. No less than 300 consultations a year for adults, and almost as many for babies, are given; the figures are nearly the same for the two dwellings, although the children are much more numerous in the rue Bague, and consequently the surveillance of the babies must be more active there; some of the cases are regularly followed up, a measure whose generalization is to be wished for.

There is also in the rue Bague a domestic economy school, of the kind like that of the rue de Prague. The stove is in one corner; next to it are all the necessary utensils; in front there are tables with desks and seats where the pupils sit whilst a teacher does the cooking. The courses of instruction are of a practical nature, and the pupils do more than look on. They go to market with the teacher

to buy, then, when they have been shown how they should get the food ready for cooking, they take it in turns to prepare the meal themselves, which is afterwards eaten by all the pupils. The cost of the meal is calculated for their information, and the next day the process begins over again.

After the kitchen, we have next the washing room, where several small tubs are placed, and then the ironing room, with hygienic electric stove, irons of all sorts, boards, etc., and lastly the sewing room. There several sewing machines, each fitted with a dynamo, are installed next to a long window which admits plenty of light, and each young workgirl works with her machine. It is impossible to imagine a better installation. These housewifery schools already give good results, and are susceptible of giving still better when their number is increased.

It must be said that among the working classes the wages are far from producing all that they could produce in well-being, comfort and health and strength. The housewives do not always know that such and such food, costing less than another, is much more nourishing ; most of them do not recognize the quality of a produce, do not know how to appreciate its price. and, because of that, the family is far from getting all the benefits that the wages brought home each week by the head of the family should procure.

In this building also the Rothschild Foundation

has installed kitchens like those which render such great services in the rue de Prague. There is sold, not only to the tenants, but also to all of the neighbourhood, cooked meat, vegetables, etc., which are given at cost price. In small families this permits of not having to light a fire, and those who have only a relativeley short time for meals thus find food already cooked that they can buy and eat at home.

Customers are far more numerous in summer than in winter, which is explained by the fact that in winter they are always obliged to light a fire to warm their rooms, and in that case it is just as easy for them to cook their own food.

In the dwellings in the rue Bague a new experiment has been attempted of which it will be interesting later on to know the results. Here a public eating hall has been joined to the kitchen. A few months after its inauguration it was already supplying 100 lunches a day to customers, for the most part workmen at neighbouring factories. It is to be hoped that this restaurant may be more and more patronized, especially by the women who work in great numbers in this quarter and cannot return to their homes for the midday meal. The power of the wine-shop keeper is still considerable; let us hope that these praiseworthy efforts at competing with him may be crowned with success.

The activity of the Rothschild Foundation is constant; it does not stop at the exploitation of the

buildings at present in existence. Another new one is being built bigger still than the others.

The plans for the fifth group, which is to be erected in the Montmartre quarter, are finished ; the work has been begun since the end of 1913, and has been actively carried on during 1914, in the hope that this group may be ready for habitation towards the end of 1915.

Covering a surface of ground which measures no less than 7,693 metres (8,408 sq yards) it will contain flats capable of accommodating from 1600 to 1800 persons. The surface built upon will only exceed by very little half the total surface allowed for, a difficult and costly result to obtain in Paris. A fairly large number of workshops for workmen and small artisans, of the same type as those of the rue de Prague, will be installed. There is every reason to hope that they will render the same services, for nothing is more precious to the workman than to have his workshop in his house, and thus be able to lead the real family life, which can comprise the apprenticeship of his children as they advance in age, and the more moderate outside working of his wife, who owes herself first before all to the cares of her home.

It would be very desirable that the Rothschild Foundation should be able to provide us also with a model of a garden-city in the neighbourhood of Paris. With this end in view it has purchased land situated at Clichy-sous-Bois, but unfortunately up

till now it has not been possible to make acquisitions necessary for enlarging this domaine.

The laying out of a garden-city at the gates of Paris would certainly be one of the most useful and interesting works which could be realized, for many of our workers, who are aware of the advantages of this mode of habitation, are today disposed to impose sacrifices upon themselves to be able to profit by it.

The nett return of the tenements of the Rothschild Foundation, putting aside naturally the expenses occasioned by the works of a social order annexed, is 2.67 %.

The foundation known as the « Group des Maisons Ouvrières » does not show an activity less considerable or less beneficent.

During the year 1913 it opened up three large tenements :

In April, a large dwelling house situated 6 rue de Cronstadt :

In June, a dwelling in the rue de Saïda

In October, a building in the rue d'Annam.

The capital of this foundation now amounts to 14,200,000 francs, and as we have said above, following the Peabody system, all the revenue is added to the generous and anonymous gifts which each year come to increase the resources of the society.

The building in the rue de Cronstadt contains 151 flats and 18 separate rooms. It cost 1,475,000

francs. It is constructed with the same care and the same economy as all those of this society. This time the roof was formed into a terrace. The separate rooms render great services to a whole very interesting class of the population; young men or young women who can thus be shielded from dangerous promiscuity.

The rents asked by the Groupe des Maisons Ouvrières, like those asked by the Rothschild Foundation, are very modest.

An interesting experiment has been made in this building in that next to the 18 separate rooms for women alone there is a common room, let to the Syndicat de l'Aiguille, which is charged with the attribution of these rooms to young work girls working all together. This allows them to work under better conditions than in most workrooms.

The building in the rue de Saïda is built upon ground of which two thirds have been left untouched. This puts it in quite an exceptional position of salubrity.

The originality of this building consists in exterior staircases of reinforced concrete, giving access to the flats, which each contain four rooms and a kitchen, with usual offices. The rental is only 312 francs per annum, and only large families are accepted. The use of the baths in the case of these tenements is free.

The number of tenants is 418, among which there

are 297 children, an average of nearly five children per flat.

The price of the rent indicates that this organization occupies a place between charitable aid and social insurance.

This building will be completed by 96 similar flats, which will render the greatest services to large families, for whom it is still very difficult to find lodgings.

The building in the rue d'Annam will contain five types of flats closely approaching, as regards space and price, those of the tenements in the rue de Cronstadt.

An interesting principle is applied in the different houses of the Groupe des Maisons Ouvrières. This consists in diminishing the rental per square metre for flats of three rooms and kitchen destined to accommodate large families, and in recuperating a part of the loss thus occasioned by slightly increasing the rental of flats of one room and kitchen or separate rooms. It is certain that a young woman working only for himself or herself, or a young couple who have not yet any offspring, can afford to pay a slightly higher rental in proportion than parents of two, three or four young children. The time when the children are still young, and the father alone works for all the family, is evidently critical for working class families, and they have special need of help during this phase of their existence. Later on, when one or two of the chil-

dren can work, the situation becomes much more favourable.

We should like here to say a word about a society which, with exceptional courage, has undertaken a particularly difficult task. This society is the « Société des Habitations Economiques pour Familles Nombreuses ». Whilst in Paris many pessimists declared that the question of accommodation for the working classes was almost impossible, and that of workers with many children quite impossible of solution, this society boldly set to work, not only on the problem of homes for the working classes, but also on that of homes for workmen with large families, and succeeded in solving it in an astonishingly favourable manner.

To families with at least three children it gives flats containing three rooms and a kitchen at rents varying between 460 and 520 francs per annum. The rent decreases as the number of children increases. Further, a grant is made for each child after the fourth, and still another grant is given for stability. The flats are very well kept, and, in spite of all these burdens, the society is able to pay 3% to its shareholders, and has all the same found the means of creating a very important and quite sufficient reserve fund amounting to 200,000 francs.

Such miracles could not be performed other than by the absolute devotion of the directors and especially of the managing director.

We have in this a striking example of what a vi-

gilest, far-seeing and thrifty administration, which is all the same quite disinterested financially, can do.

This society opened up two new groups for habitation on April 1st, 1914, one situated rue du Moulin-Vert, containing 105 flats, the other, at Bas-Meudon, outside Paris, containing 34.

This splendid work will doubtless develop more and more with the aid of the funds that the town of Paris has the intention of placing at the disposal of cheap dwelling societies. In fact, Parliament consented to authorize a loan of 200 million francs, contracted by the city of Paris with the object of building cheap houses, only on condition that 50 millions should be placed by the city at the disposal of societies for cheap dwellings. This will permit of the establishment of a useful and probably fruitful comparison between the methods of construction and exploitation of a great administration and those of private societies.

We have indicated in a general manner the working of the organization of cheap dwellings from the point of view of large collective tenements. These are desirable only in big towns. We consider the cottage as superior every time that it can be used for housing a working family. But there are workers who are obliged to live near their work either on account of its nature or the hours at which they commence or finish. Must these families, which are quite as interesting as the

others, owing to this fact be condemned to the hovel? It is impossible to admit this, and as the land in our towns is too dear to allow of the giving to each family of a separate house, we are forced to the solution of the tenement. In this form of habitation considerable progress has been made during the last few years. The stairs lead only to three flats on each floor. They are clean, ventilated and well lighted, and do not in any way resemble the dirty and dangerous places, dangerous as much morally as materially on account of the meetings which took place in them, which the stairways often are in the ordinary large barrack like buildings of the workers. The staircase is too often in these filthy houses the moral and material dust heap.

These collective tenements have not increased as much as may have been desirable during the last few years ; perhaps the encouragements of the State have not been accorded to them as generously as might have been useful and as the law of 1906 permitted.

One of the types of collective dwelling houses which is very interesting has been realized by the Groupe des Maisons Ouvrières in the form of an hotel, situated in the Faubourg Saint-Antoine, rue Faidherbe.

This « popular hotel » contains eight hundred odd rooms installed in the most simple manner, but quite sufficiently as regards comfort, and perfectly

hygienic. A room can be hired for a night for 70 centimes (14 cents) and this sum includes the right to a foot bath and all the general services contained in the establishment. There is an eating hall, where food is provided at absolutely minimum prices, and a conversation room ornamented with pictures representing landscapes, which bring back to the poor migratory birds of the country who generally form the customers of these hotels the scenery before their eyes when they dwell on the land where they were born. There is also a smoking room with a library, and a large hall.

This building was erected in conditions of comfort and economy, and, I would add, of aesthetics, which make it certainly the best of its kind; it is far brighter and more inviting than the Rowton Houses of London or the Mannerheim erected in Vienna at the time of the jubilee of Francis Joseph.

As regards separate houses, we have given full details of these in the chapter on building societies, so there is no occasion to speak again of them here.

There remain the garden cities, which appear to be the home of happiness and the superior form of working class home.

Unfortunately in France we can only show a few types of this kind of housing. Our captains of commerce have, however, during the last few years created some interesting examples. The garden-city laid out by the Mining Company of

Dourges is well conceived and constitutes a certainly very successful type.

Other mining companies and men of business have also made attempts in this direction, and we would particularly point out the garden cities quite recently laid out on a very good plan in the mining basin of Briey.

A very interesting movement has arisen among our town workers. In Paris three or four groups have been formed composed of navvies, masons, carpenters, store employees, office caretakers, shop assistants, etc., who have put their savings together, determined to conquer the possession of their own homes. They did not know when they would obtain the desired result, but firmly decided that they would get it.

One of these societies, « Paris-Jardins », succeeded in thus getting together in three or four years 250,000 francs. It has bought a seignioral manor of 42 hectares (103.7 acres) near Paris, formerly belonging to the family of Rohan-Chabot. The society has respected all the beauties of the park, its avenues, fountains, lawns, views and fine trees; and all the same it has found means to lay out 400 small gardens of at least 500 square metres (546 square yards) in the middle of which small houses are to be erected.

The chateau serves as a meeting hall and shelters a cooperative society for provisions.

Here we have a quite interesting work, conceiv-

ed and carried out by the workers themselves, which appears to us worthy of every encouragement. It is a work susceptible of becoming more general for the greatest good of all wishing to imitate the example of these brave pioneers.

It would be singularly to lessen the importance of the movement for cheap dwellings in our country to infer that we have said all there is to say about it in the preceding pages. The movement is alimiented by other currents, appreciably more powerful, but which lack the capacity of being grouped together and presented in a more precise manner so as to strike the public imagination.

During recent years nearly all the great industrial companies, when their businesses have developed on a large scale and they have had to get extra hands, have been brought to build accomodation for them. Nearly everywhere the types of these dwellings and the way they are grouped together have been progressively getting better and better. Not to go beyond our mining companies, their evolution can be judged by comparing the Coron, at the origin of the movement, and the garden-city which today has brought forth : the progress is enormous.

We can estimate at 400,000,000 francs at the least the sum which has been spent by industrial companies with a view to assuring accommodation for their workers. A first cursory examination.

made a few years ago at the moment of an exhibition, after a very incomplete evaluation, indicated an expenditure of 250 millions.

Some societies which are not connected with industrial enterprises, offering their dwellings to all workmen of whatsoever trade and work are outside the laws of 1894, 1906 and 1908, either because they have preferred their independence to the favour of the State, or because they had been formed according to the anterior prescriptions of the law, which limited their action to one exclusive object, where they wanted to remain free to do well in several ways at the same time.

In this order of ideas we will cite the Société Philanthropique, which, in the midst of other works of solidarity and well-being, has organized an important service for cheap dwellings.

It has created in different neighbourhoods interesting types of flats with family workshop attached, and, what is essential and responds to a real need, it has constructed houses in which only women are taken. These are, in more modest proportions, institutions resembling the popular hotel of the Groupe des Maisons Ouvrières described above, but only for women. From the moral, as well as from the material point of view, these organizations fulfil a need more urgent than that for hotels for single men.

The « Société des Logements Economiques de Lyon », of which we have already said a few

words, and which now offers 1900 flats to tenants, is also in this category, as is the « Association Fraternelle des Employés et Ouvriers des chemins de Fer », which has erected many hundreds of houses for its members, of which several have received loans on mortgage and become owners of their homes.

IX

In these few pages we do not hope to have been able to give a complete picture of the movement in favour of cheap dwellings in France and an entire measure of its results up to the end of 1914. We have merely attempted to trace a simple sketch of the whole.

The elements which we have put before the reader are, however, sufficient for it to be our duty to seek what lessons can be drawn from them, and to try to indicate what material and moral results have been obtained by the development of the work of cheap dwellings.

What have been the material results?

Some societies at the end of each year with great care draw up statistics which will allow us to arrive at some of these results, which, we are able to say, without having as precise figures for the other associations, have been reproduced in all the groups of cheap dwellings.

| | | |
|---|--------------|---------|
| Let us take the Rothschild Foundation, which at the present time offers accommodation to. | 3,317 | people. |
| The Société des Logements Economiques pour Familles Nombreuses, which shelters. . . . | 2,549 | — |
| The Société « Le Progrès » which has tenants numbering | <u>1,690</u> | — |
| This makes a total population of. | 7,556 | — |

Such an agglomeration already offers an interesting basis for statistics.

| | | |
|--|--------------|-----------|
| It must be remembered that there are in the buildings of the Rothschild Foundation | 1,901 | children. |
| In those of the Société des Logements Economiques pour Familles Nombreuses | 1,761 | — |
| And in the buildings of the Société « Le Progrès » | <u>1,059</u> | — |
| These three societies possess in their tenements a total of. . . | 4,721 | — |

which, for the 1,408 flats occupied, represents an average of 3.36 children per family.

During the year 1913 the mortality in the Rothschild Foundation amounted to 9.9 per 1,000. For the whole of the tenants of the buildings of the Société des Logements Economiques pour Familles

Nombreuses it was on the average 8 per 1,000. The society « Le Progrès » shows a mortality averaging about 7.2 per 1,000, calculated on the three last years and covering only two of its buildings.

The Société des Logements Economiques pour Familles Nombreuses rightly makes a point of the fact that the average mortality of the different neighbourhoods in which these buildings are situated is respectively 24.1, 18.4, 20.6, and 25.8 per 1,000.

It is the same for the Rothschild Foundation, which has set up its tenements in populous quarters where the mortality is very high; 24 to 25 per 1,000 on an average.

First result : the mortality is diminished almost by two thirds. This is sufficiently important of itself not to need any particular comment.

From the point of view of the birth-rate, unfortunately we can only repeat our observation of previous years. Up to the present time it has not risen in the cheap dwellings above the general average, and does not amount to 1 % at the Rothschild Foundation; nor does it amount to much more in the buildings of the Société des Logements Economiques pour Familles Nombreuses.

It is the society « Le Progrès » which appears to have the highest with 2.33 % in its group of the rue de Crimée, and 6.66 % in its group at Javel.

It is a lot to see the death-rate diminish and to

be able to economise precious human lives ; but we should like to see the birth-rate increase. We must not forget to point out, however, that the more children there are in a house the more the birth-rate calculated by a coefficient per 1,000 will give a not very high figure.

One of the evils of the life of the working classes is found in the frequent removals which deteriorate the modest furniture and finish by almost destroying it. Stability is therefore an important point, and if the cheap dwelling succeeds in increasing, this will be one service more that it will have rendered. It appears already to have had this result.

The coefficient of stability remains favourable in the case of the Société des Familles Nombreuses.

With the Rothschild Foundation, 85 % of the families living in the ténements in the rue de Prague have been there since the foundation.

It is the work of the cheap dwelling that was the first to realize the establishment of domestic economy schools placed at the disposal of children living in the house and in the neighbourhood. They have served as a model for others which are beginning to spring up in many quarters. It seems at last to be understood, as our great and regretted Cheysson never ceased repeating, that the housewifery school constitutes an essential element of feminine education.

The mortality from tuberculosis in the cheap dwellings scarcely amounts to one tenth of the

figure indicated for the districts where these houses are situated.

These are indeed material results not lightly to be passed over.

From the moral point of view, has the law produced all the happy effects expected of it?

We can already form a judgment of its effects.

For that, it suffices to visit a certain number of the houses built with the aid of societies, either limited liability societies in the case of tenements, or building societies in the case of separate houses.

Let us enter one of the big buildings containing a hundred odd flats at about half past six. This is the hour when the father returns from his work. Nearly everywhere the same spectacle meets our eyes; the husband seated in a comfortable arm-chair reading his paper, unless occupied at some small job for his home; his wife preparing the evening meal; the children bent over their home-lessons. All this is taking place in flats which are bright and gay and in general very clean.

The sense of dignity of the worker rises to a higher level as soon as he inhabits a clean abode. He takes much more care of his furniture, which he wants to see polished and inviting. He is more particular about his personal appearance, although he spends no more. The housewife does her best to keep this attractive and comfortable home neat and clean. The whole standard of existence is raised by some

degrees ; and a sensation of satisfaction and happiness pervades the replies of the tenants of these dwellings when questioned.

Now let us visit one of the small houses standing in its own garden and talk with its happy owners.

Nearly everywhere happiness and health reign.

As soon as a worker becomes the owner of his home, a moral uplifting immediately follows the betterment of his material condition. On Sunday mornings the small gardens almost all present the same spectacle. There we see the father busy digging or sowing, planting or trimming. Generally we see one or two children around him, sometimes one tiny tot armed with an enormous spade, trying to perform what to him are not less than the labours of Hercules ; another is playing with the mold, or with a little watering can is watering the flowers, not always those needing it most.

The wine-shop keeper has lost his customer ; the workman-landlord has forgotten the road to ruin. That part of his wages which is not absolutely necessary for buying food or clothes or for paying off the loan on his house is now employed for procuring those cheap materials which in his ingenious and often clever hands serve for putting up a fowl run, a rabbit hutch or other such construction, generally of a very original form. If he has a liking for this sort of work, he will most

probably build himself a small workshop in which to set up his bench and keep his tools.

The love of his home now keeps him there ; and he is not the only one to benefit by the improvements in his condition realized by his own labours. His wife and children are there to appreciate them with him.

What binding together results from this new manner of living for a working class family ! How the efforts for the common good become more intense ! How the members of the family learn to know each other better, to esteem and love each other more ! And when we seek to know the sentiments of these worthy people, what a pleasure to hear them declare that they are happy, the husband showing his garden with pride, and the woman unable to find enough to say about the improvements obtained from the point of view of health of her children, proud to show her clean home, with its brightly polished furniture, so well kept that it all appears new !

I have often known people visiting the homes of these modest owners for the first time express astonishment to see there furniture which they qualify as sumptuous, and declare that the inhabitants cannot be working people but « *petits bourgeois* ». When we question these so-called « *petits bourgeois* » we learn that one works on the tramcars, or is a carter, painter, plate-layer, another an office caretaker or modest shopman

earning 1,800 francs (360 dollars) a year. The money spent to buy this handsome furniture has simply been snatched from the wine-shop keeper.

If we examine the material side, progress is not less marked. First of all as regards health : it is sufficient to see the rosy cheeks, the plump arms of the children which the mothers proudly hold in their arms, or the sturdiness of those playing around her, to note that health has come with general betterment.

How many times have I heard these mothers, speaking of their little dead, whose memory weighs heavily on the heart, say, « If we had been living here, I should still have my child ».

In face of such results it does not seem to me too bold to affirm that the law on cheap dwellings has fulfilled all it promised, and that, if many other social laws, just in their principles, have given ground in their application for much recrimination, the same cannot be said of this one.

The sacrifices that the State imposes upon itself in favour of the development of small properties and cheap dwellings constitute an investment at usurious interest, if we set beside it the moral well-being and material good realized.

And now, what remains still to be done?

First, to continue the work undertaken, which has already repaid a hundredfold the sacrifices made for it, but also to extend this work.

To our regret we are obliged to acknowledge

that there is always a part of the mission to be fulfilled by our building societies which has not yet been even touched. Up to the present we have only reached the dwellers in towns, especially big towns. But the Ribot law has not produced in the country any of the happy results that we have the right to expect from it. And yet how urgent it is to undertake this task !

In our country inquiries have not been held, as they have in Germany, which have there proved that the dwellings of the rural population are perhaps still more pitiable than those of the workers in town; but for our own land also the same fact is unfortunately certain, and those who are acquainted with our country-side know it only too well.

True there is the sun and the open air, but the hovels in the country are so frightful, with their flooring of trodden earth, their rare and very small windows, the imperfect evacuation of used water, the drinking water taken from a pool or well often contaminated (whilst the water supply in towns is generally pure) and the dirtiness inherent to such surroundings, that the poor people who inhabit them cannot throw off during the day the poisons accumulated in their organisms by nocturnal intoxication. Sleep in such surroundings is without reparative effect.

We are convinced that if an inquiry were undertaken in certain parts of the country we should most probably find that the death-rate in these ru-

ral hovels is greater still than in those which are the disgrace of our great cities.

At this epoch, when so many inquiries are organized, this one appears as essentially needful, for in this state of things in the country is one of the principal causes of the wild waste of human capital in which we are at the same time so poor and so prodigal!

There is much to be done in the development of cheap dwellings along the lines of garden-cities, which allow the workers whose houses are agglomerated to enjoy certain social services, generous advantages which we have already described.

There is also much to be done in the way of associating mutual aid with the work of cheap dwellings. We regret to be obliged to confess that up to the present the advantages which our laws offer to members of mutual aid societies have not been well understood. We believe that this is especially due to the fact that they have not been sufficiently explained to the societies of this kind, which number more than six thousand in our country.

The members of mutual aid societies, however, form an excellent class for all social works, since each of them has already taken the first and most difficult step. As a matter of fact, every member of a mutual aid society is a person who imposes upon himself sacrifices whilst he is not ill, not only in case he himself should become ill, but also in order to come to the aid of his comrade stricken down

beside him. In this there is a sentiment of solidarity which ought to be developed and made to apply little by little to disablement and lack of employment. This is what we might call the second and third stage of the mutualist structure.

We can conceive of many others ; but the healthy and worthy abode seems to us ought to be one of the most important conquests that mutualist association can obtain. It is well to think of possible sickness ; it is better still to take precautions against it by building healthy dwellings. In the same way, it is well to think of sickness on one's own account ; it is better still to think of it and prevent it reaching one's family. This is what the healthy dwelling insures, by which not only the mutualist benefits, but also his wife and children.

Mutual aid societies offer us a field still almost unexplored as regards cheap dwellings for the working classes, which will give considerable results and joyous harvests as soon as, by lecture and counsel, we shall have caused to penetrate into these excellent surroundings a knowledge of our laws and of the advantages that they confer on the workers.

Here are the immediate duties which it seems to me we must attend to : to every day its labours are sufficient.

The work of cheap dwellings has already produced good results ; but, if we try to see things as a whole, what remains still to be performed appears

immense. We have so far only succeeded in creating a few healthy islets in the midst of a sea of hovels whose existence is a veritable disgrace for our epoch. What there is to be accomplished is tremendous ; the combat against all the social evils that the hovel brings in its train is scarcely yet engaged. Why should not the good citizens of every country valiantly claim their places in the ranks of the army fighting it?

M. Romain Rolland, in his admirable work on Tolstoy, tells how, « during a winter which the illustrious writer passed at Moscow, the census of the population, in which he obtained permission to take part, gave him the opportunity of seeing the poverty of the great towns from the inside. The impression produced upon him was frightful. On the evening of the day when for the first time he had come into contact with this hidden sore of civilization, recounting to a friend what he had seen, he fell to sobbing, crying, and shaking his fist in the air. « They cannot live thus » he said amidst his sobs. « It cannot go on, it cannot go on! »

No, it cannot go on. The struggle has commenced, the victory must become more marked, must widen out, and the evil must be vanquished.

Georges RISLER.

Paris. January 27th, 1913.
